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**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)****Title of Invention****SINGLE SOURCE MONEY MANAGEMENT SYSTEM**

As the below named inventor(s), I/we declare that:

This declaration is directed to:

The attached application, or

Application No. \_\_\_\_\_, filed on November 3, 2003

as amended on \_\_\_\_\_ (if applicable);

I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought;

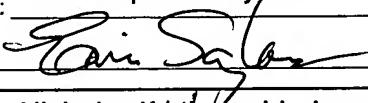
I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.

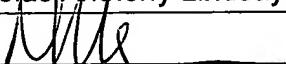
All statements made herein of my/own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

**FULL NAME OF INVENTOR(S)**

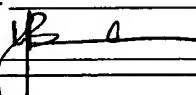
Inventor one: Eric Stephen Saylors

Signature:  Citizen of: U.S.

Inventor two: Nicholas Anthony Lindsay Brown

Signature:  Citizen of: U.K.

Inventor three: Maurice John Boardman

Signature:  Citizen of: U.K.

Inventor four: \_\_\_\_\_

Signature: \_\_\_\_\_ Citizen of: \_\_\_\_\_

 Additional inventors or a legal representative are being named on \_\_\_\_\_ additional form(s) attached hereto.

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 minute to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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**POWER OF ATTORNEY  
and  
CORRESPONDENCE ADDRESS  
INDICATION FORM**

<b>Application Number</b>	
<b>Filing Date</b>	November 3, 2003
<b>First Named Inventor</b>	Saylor
<b>Title</b>	SINGLE SOURCE MONEY MANAGEMENT SYSTEM
<b>Art Unit</b>	
<b>Examiner Name</b>	
<b>Attorney Docket Number</b>	DWA:Single1

I hereby appoint:

 Practitioners at Customer Number:

26790

OR

 Practitioner(s) named below:

Name	Registration Number

as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

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I am the:

 Applicant/Inventor. Assignee of record of the entire interest. See 37 CFR 3.71.  
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)**SIGNATURE of Applicant or Assignee of Record**

Name	Eric Stephen Saylor		
Signature			
Date	10/23/03	Telephone	(503) 534-3708

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below\*.

 \*Total of 4 forms are submitted.

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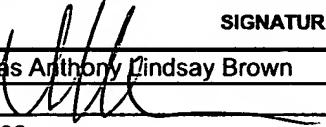
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Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)**SIGNATURE of Applicant or Assignee of Record**

Name	Nicholas Anthony Lindsay Brown		
Signature			
Date	10/23/03	Telephone	(503) 534-3709

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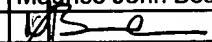
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Name	Maurice John Boardman		
Signature			
Date	10/23/03	Telephone	(503) 534-3704

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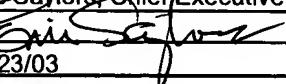
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*Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)***SIGNATURE of Applicant or Assignee of Record**

Name	Eric Saylor, Chief Executive Officer Digital World Access, Inc.		
Signature			
Date	10/23/03	Telephone	(503) 534-3708

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below\*.

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**STATEMENT UNDER 37 CFR 3.73(b)**

Applicant/Patent Owner: Saylors

Application No./Patent No.: \_\_\_\_\_ Filed/Issue Date: November 3, 2003

Entitled: SINGLE SOURCE MONEY MANAGEMENT SYSTEM

Digital World Access, Inc., a corporation

(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1.  the assignee of the entire right, title, and interest; or2.  an assignee of less than the entire right, title and interest.The extent (by percentage) of its ownership interest is \_\_\_\_\_ %  
in the patent application/patent identified above by virtue of either:A.  An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.**OR**B.  A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: \_\_\_\_\_ To: \_\_\_\_\_

The document was recorded in the United States Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

2. From: \_\_\_\_\_ To: \_\_\_\_\_

The document was recorded in the United States Patent and Trademark Office at  
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3. From: \_\_\_\_\_ To: \_\_\_\_\_

The document was recorded in the United States Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached. Additional documents in the chain of title are listed on a supplemental sheet. Copies of assignments or other documents in the chain of title are attached.[NOTE: A separate copy (i.e., the original assignment document or a true copy of the original document)  
must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be  
recorded in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

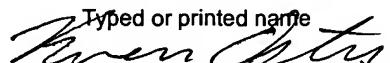
November 3, 2003

Karen Dana Oster

Date

Typed or printed name

(503) 810-2560



Telephone number

Signature

Patent Attorney 37,621

Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Filing Date	November 3, 2003
First Named Inventor	Saylor
Title	SINGLE SOURCE MONEY MANAGEMENT SYSTEM
Art Unit	
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Attorney Docket Number	DWA:Single1

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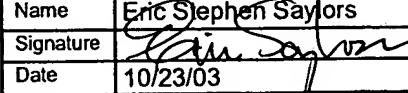
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I am the:

 Applicant/Inventor. Assignee of record of the entire interest. See 37 CFR 3.71.  
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)**SIGNATURE of Applicant or Assignee of Record**

Name	Eric Stephen Saylor		
Signature			
Date	10/23/03	Telephone	(503) 534-3708

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

 \*Total of 4 forms are submitted.

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Assignee of record of the entire interest. See 37 CFR 3.71.

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SIGNATURE of Applicant or Assignee of Record

Name Nicholas Anthony Lindsay Brown

Signature

Date 10/23/03

Telephone (503) 534-3709

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**SIGNATURE of Applicant or Assignee of Record**

Name Maurice John BoardmanSignature [Signature]Date 10/23/03Telephone (503) 534-3704

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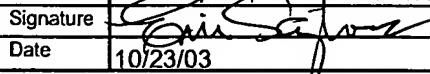
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This collection of information is required by 37 CFR 1.31 and 1.33. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

**373(b) COPY  
DO NOT DETACH**

## ASSIGNMENT OF PATENT APPLICATION

WHEREAS, I/we, Eric Saylors (of Lake Oswego, OR), Nicholas Anthony Lindsay Brown (of Inveresk, Musselburgh, Midlothian, Scotland), and Maurice John Boardman (of Gresham, OR) have invented a SINGLE SOURCE MONEY MANAGEMENT SYSTEM hereinafter referred to as the "invention," for which on an even date herewith we executed an application for United States letters patent.

WHEREAS, Digital World Access, Inc., an Oregon corporation, herein referred to as "Assignee" whose mailing address is 4800 SW Meadows Road, Suite 300, Lake Oswego, OR, 97035 is desirous of acquiring the entire right, title, and interest in the same.

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00), the receipt of which is hereby acknowledged, and other good and valuable consideration, I/we, by these presents do hereby sell, assign, and transfer unto the Assignee (1) the full and exclusive right to the invention for the United States and all foreign countries, (2) the entire right, title, and interest in and to any and all Patents which may be granted therefore, in the United States or any foreign country, and (3) any provisionals, nonprovisionals, divisions, continuations, continuations in part, improvements, reissues, or extensions that may be made or granted thereon, in the United States or any foreign country.

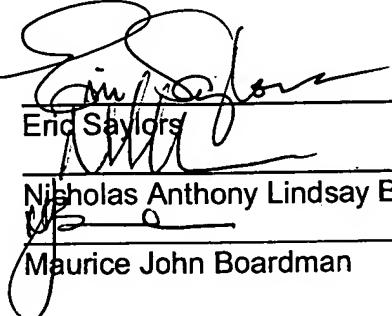
FURTHER, I/we agree to execute further instruments proper for effectuating the premises.

FURTHER, I/we hereby authorize and request the Commissioner of Patent and Trademarks to issue the patent(s) to the Assignee of the entire right, title, and interest in and to the same, for Assignee's sole use and behoof; and for the use and behoof of Assignee's legal representatives, to the full end of the term for which the patent(s) may be granted, as fully and entirely as the same would have been held by me had this assignment and sale not been made.

Dated November 3, 2003

Dated November 3, 2003

Dated November 3, 2003



Eric Saylors

Nicholas Anthony Lindsay Brown

Maurice John Boardman

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DO NOT DETACH**

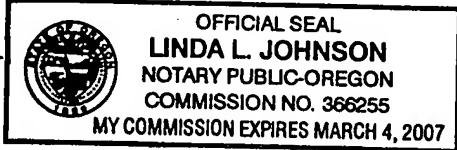
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DO NOT DETACH

ACKNOWLEDGMENT

State of OREGON )  
County of Clackamas ) SS:  
                        )

Before me personally appeared said Eric Saylor and acknowledged the foregoing instrument to be his/her free act and deed this 3rd day of November, 2003.

[SEAL]



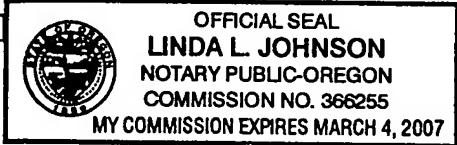
*Linda L. Johnson*  
Notary Public for OREGON  
My Commission Expires: March 4, 2007

ACKNOWLEDGMENT

State of OREGON )  
County of Clackamas ) SS:  
                        )

Before me personally appeared said Nicholas Anthony Lindsay Brown and acknowledged the foregoing instrument to be his/her free act and deed this 3rd day of November, 2003.

[SEAL]



*Linda L. Johnson*  
Notary Public for OREGON  
My Commission Expires: March 4, 2007

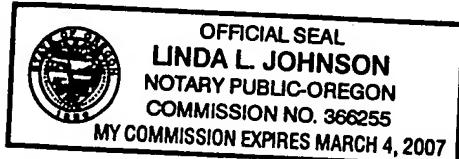
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DO NOT DETACH**

ACKNOWLEDGMENT

State of OREGON )  
County of Clackamas ) SS:  
                        )

Before me personally appeared said Maurice John Boardman and acknowledged the foregoing instrument to be his/her free act and deed this 3rd day of November, 2003.

[SEAL]



*Linda L. Johnson*  
Notary Public for OREGON  
My Commission Expires: March 4, 2007

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DO NOT DETACH**